Earl,Susan 115 Conestoga Trail Sparta, NJ 07871

138-60-9299

NOVARTIS CONSUMER HEALTH
I&B, OTC and MNT
2003 Benefit Statement

INTER/ADED INSUPANCE(S)
Supplemental Life - 8% Pay
Spouse Life

COVERAGE 5 497,000 5 500,000

FLEXIBLE SPENDING ACCOUNT(S) F5A - Health Care FSA - Dependent Care - DISABILITY INSURANCE(S) LTD BUY-UP	LEGAL Currently Not Enrolled	VISION Currently Not Enrolled		DENTAL Indemnity Dental Plan			PPO - Before Tax	MEDICAL	THIS STATEMENT REFLECTS YO ENROLLMENT: ADDITIONAL ENR
S) Ourrently Not Envolled Currently Not Envolled Currently Not Envolled				You + Two or More			You + Two or More	COVERAGE	THIS STATEMENT REFLECTS YOUR CURRENT ENFOLLMENT IN THE BENEFITS LISTED BELOW. PLRASE KEEP THIS FORM AS ENROLLMENT, ADDITIONAL ENROLLMENT MATERIALS WILL FOLLOW.
ANNUAL FLEDGE			Son Daughter	Spouse Daughter	Daughter	Son	Spouse Daughter	DEPENDENT(S) COVERED:	BENEFITS LISTED BI
G			Earl, Jeanne L	Earl, Joseph Chrans, Brittney	Barl, Natalie A.	Earl, Joseph J	Barl, Joseph Chrans, Brittney	COVERSD:	ELOW. PLEASE KEEP THIS FORM
			153-02-6607	152-64-4113 000-00-0000	154-08-9263	153-02-6607	152-64-4113 000-00-0000		AS A REFERENCE FOR 2004 ANNUAL BENEFITS

NOVARTIS CONSUMER HEALTH
IAB, OTC and MNT
2003 Benefit Statement

LIFE/ADAD INSURANCE(S) Supplemental Life - 8X Pay Spouse Life	DISABILITY INSURANCE(S) LTD BUY-UP	FLEXIBLE SPENDING ACCOUNT(S) FSA - Health Care FSA - Dependent Care	LEGAL Currently Not Enrolled	VISION Currently Not Enrolled	DENTAL Indemnity Dental Plan	MEDICAL PFC - Before Tax	THIS STATEMENT REFLECTS YOU ENROLLHENT. ADDITIONAL ENRO	Earl,Susan 115 Comestoga Trail Sparta, NJ 07871
	Currently Not Enrolled	<pre>} Currently Not Enrolled Currently Not Enrolled</pre>			You + Two or More	COVERAGE You + Two or More	this statement reflects your current enrollment in the benefits listed below. Please keep this form as a reference f Enrollment. Additional enrollment materials will follow.	138-60-9299
COVERAGE \$ 497,000 \$ 500,000		ANNUAL PLEDGE			Spouse Daughter Son Daughter	DEPENDENT(S) COVERED- Spouse Earl, Daughter Chran Son Earl, Daughter Earl, Daughter Earl,	NEFITS LISTED B	
					Earl, Joseph Chrans, Brittney Earl, Joseph J Earl, Jeanne L	COVERED: Earl, Joseph Chrans, Brittney Earl, Joseph J Earl, Jeanne L Earl, Natalie A.	ELOW. PLEASE KEEP T	
					152-64-4113 000-00-0000 153-02-6607 144 06-6347	152-64-4113 000-00-0000 153-02-6607 144-06-6347 154-08-9263	HIS FORM AS A REPERENCE F	